

02/03/06 11:28 FAX 515 537 7597

WELLS FARGO FINANCIAL

004/005

UNITED STATES BANKRUPTCY COURT OF:
NORTHERN DISTRICT OF OHIO

In RE:

Chapter 7 Case
Bky. No. 05-94049 RB

Debtor(s) MARK A RUNSER; KELLY M RUNSER

AGREEMENT TO REAFFIRM DEBT

1. On the date this case was filed, the debtor was indebted to Wells Fargo Financial Ohio 1, Inc. (Creditor) based upon a Note dated 03/05/2004. The debtor's debt to Creditor is secured by the following:
2004 Jayco trailer
2. The debtor agrees to pay Creditor the sum of \$11,000.00 with interest thereon at the rate of 5.00% per annum computed from 10/15/2005 as follows:
☒ payment of \$200.00 on 03/05/2006, and
☐ payment of \$_____ on _____, and
☒ in monthly installments of \$200.00 commencing on 04/05/2006 and continuing on the same day of each succeeding month.
3. This agreement incorporates all the terms and conditions of the documents evidencing the above described indebtedness and providing for security for the indebtedness. Except as otherwise specifically stated in the Agreement.
4. THIS AGREEMENT IS NOT REQUIRED UNDER THE BANKRUPTCY CODE, UNDER NONBANKRUPTCY LAW, OR UNDER ANY AGREEMENT NOT IN ACCORDANCE WITH SUBSECTION 524(c) OF THE BANKRUPTCY CODE.

NOTICE TO THE DEBTOR (S): THIS AGREEMENT MAY BE RESCINDED AT ANY TIME PRIOR TO DISCHARGE OR WITHIN SIXTY DAYS AFTER THIS AGREEMENT IS FILED WITH COURT, WHICHEVER OCCURS LATER, BY GIVING NOTICE TO Wells Fargo Financial Ohio 1, Inc.

Dated: 2-17-06

Debtor

Dated: _____

Debtor

Dated: 2-21-06

Wells Fargo Financial Ohio 1, Inc.

Kathleen Klinge
Bankruptcy Representative
1-800-273-2965 Ext 22329
Fax: 1-800-270-1430
4137 121st Street
Urbandale, IA 50323

If the debtor wishes to receive statements prior to discharge please initial here _____

DECLARATION OF ATTORNEY FOR DEBTOR (S)

The undersigned states as follows: I am the attorney who has represented in the Debtor(s) during the course of negotiating the above Agreement. This Agreement represents a fully informed and voluntary agreement by Debtor(s), and does not impose any undue hardship on the Debtor(s) or a dependent of the Debtor(s). I have fully advised the Debtor(s) of the legal effect and consequences and agreement of the kind specified in Section 524 (c) of the Bankruptcy Code and any default under such a agreement.

Dated: 2/13/06

Attorney for Debtor(s)